

**Fill in this information to identify the case:**

Debtor 1 Robert K Zeh

Debtor 2 Barbara L Zeh  
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio (Akron)

Case number 16-50412

Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: Real Time Resolutions, Inc. Court claim no. (if known): 12

Last 4 digits of any number you use to identify the debtor's account: 1 1 9 3

Property address: 1032 Allendale Avenue  
Number Street

Akron OH 44306  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☐ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 02 / 01 / 2021  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

     /      /       
MM / DD / YYYY

Debtor 1

Robert K Zeh &amp; Barbara L Zeh

First Name Middle Name Last Name

Case number (if known) 16-50412

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

**x** /s/ Rose Velasquez

Signature

Date 01/11/2021

Print

Rose

First Name

Velasquez

Middle Name

Last Name

Title

Senior Analyst

Company

Real Time Resolutions, Inc.

**If different from the notice address listed on the proof of claim to which this response applies:**

Address

1349

Number

Empire Central Drive, Suite 150

Street

Dallas

City

TX

State

75247

ZIP Code

Contact phone (888) 741-1124

Email bankruptcy@rtresolutions.com

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF OHIO (AKRON)**

In re:	)	
ROBERT K. ZEH	)	
BARBARA L. ZEH	)	
	)	
	)	CHAPTER 13
	)	CASE NO. 16-50412
Debtors	)	

**CERTIFICATE OF SERVICE**

I hereby certify that I have served a copy of the within and foregoing RESPONSE TO TRUSTEE'S NOTICE OF FINAL CURE upon the following by depositing same in the United States Mail, addressed as follows, with sufficient postage attached.

**David A. Mucklow  
Attorney at Law  
919 East Turkeyfoot Lake Road #B  
Akron, OH 44312**

**Keith Rucinski  
Chapter 13 Trustee  
One Cascade Plaza Suite 2020  
Akron, OH 44308**

**Robert K. Zeh & Barbara L. Zeh  
1032 Allendale Avenue  
Akron, OH 44306**

Dated 01/11/2021

By: /s/ Rose Velasquez

Real Time Resolutions, Inc.  
1349 Empire Central Drive, Suite 150  
Dallas, TX 75247